

Fig. 1

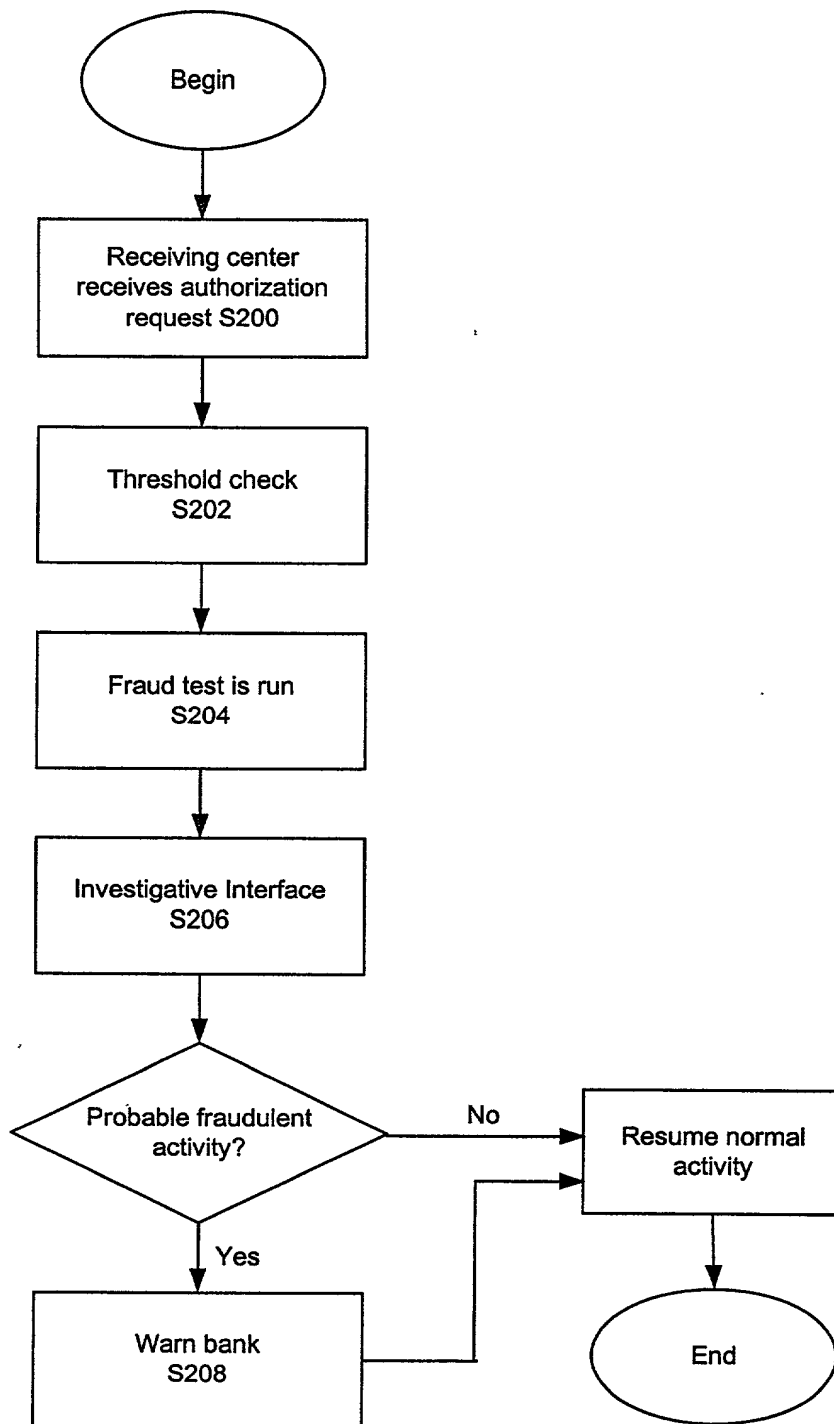
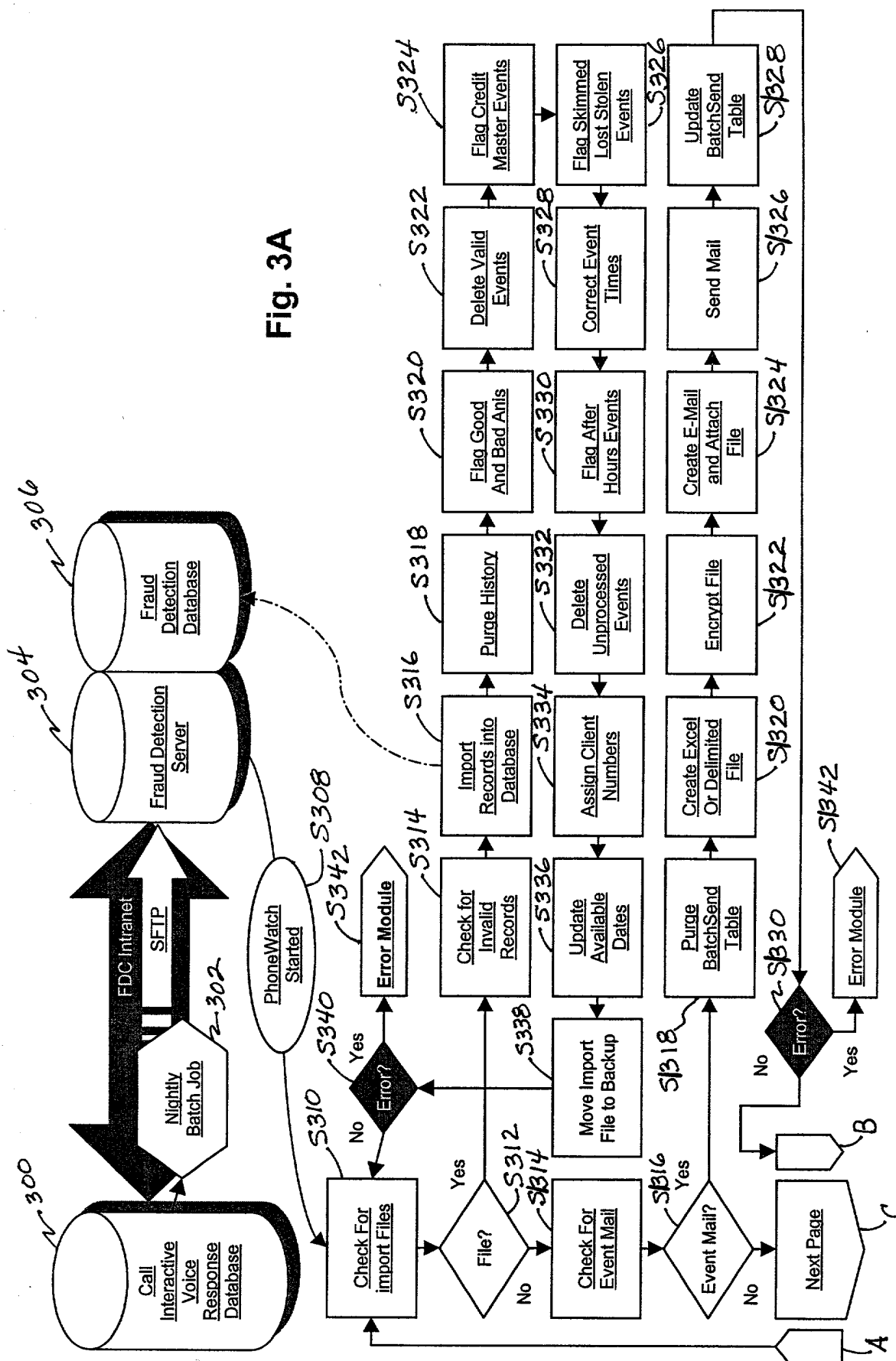


Fig. 2



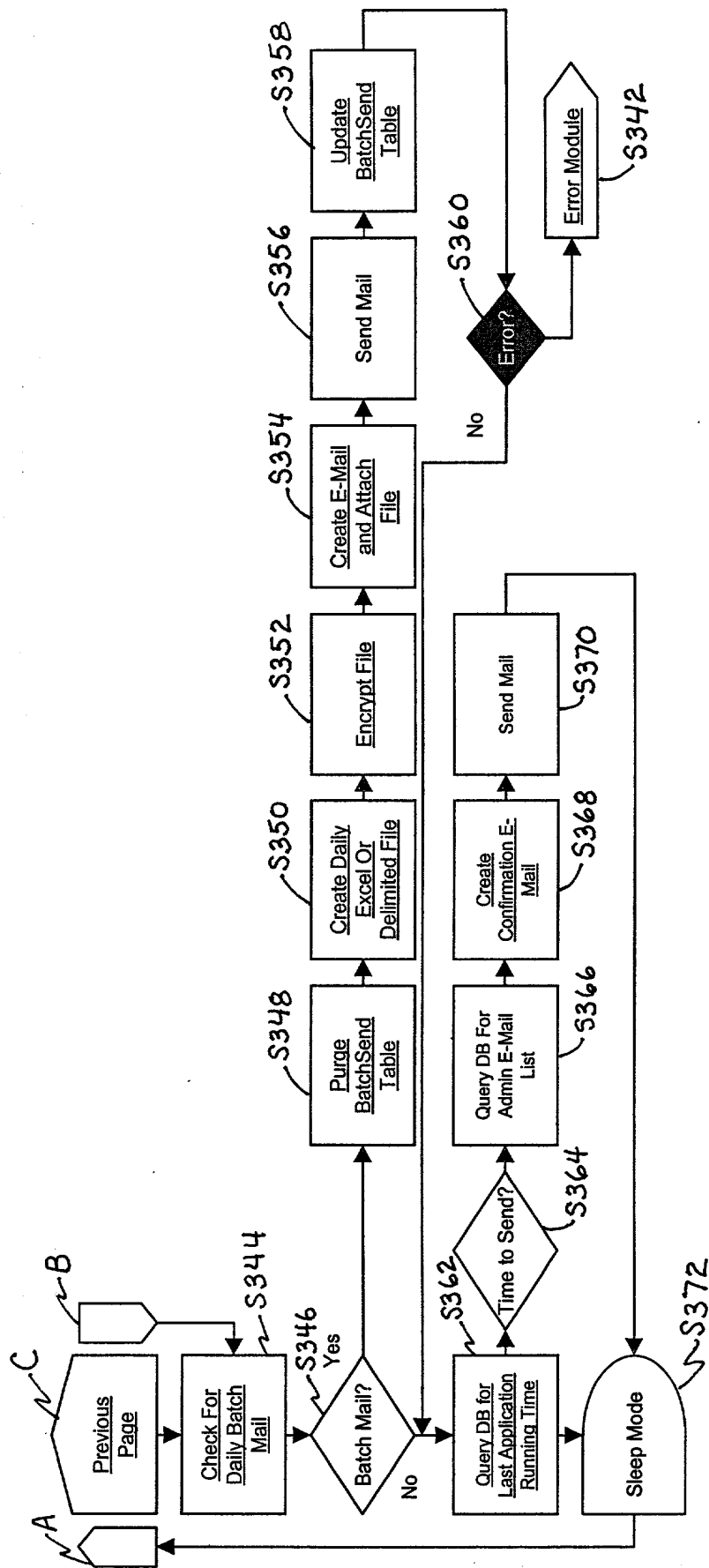


Fig. 3B

Field Number	Field Name	Maximum Length	Format	Comments
1	Ani_Phone	9	Numeric	Caller Id - 10 Digits Required
2	Card_Number	16	Numeric	Must Be 16 digits and not blank
3	ARU_Date	8	YYYYMMDD	Authorization Request Date
4	ARU_Time	6	HMMSS	Military Time.
5	Amount		Currency	Amount Requested. No Zero Amounts
6	DNIS	4	Numeric	
7	Merchant_Number	20	Numeric	Merchant associated with the ANI
8	Approved	8	Numeric	A Number If Approved Empty If Rejected

Fig. 4

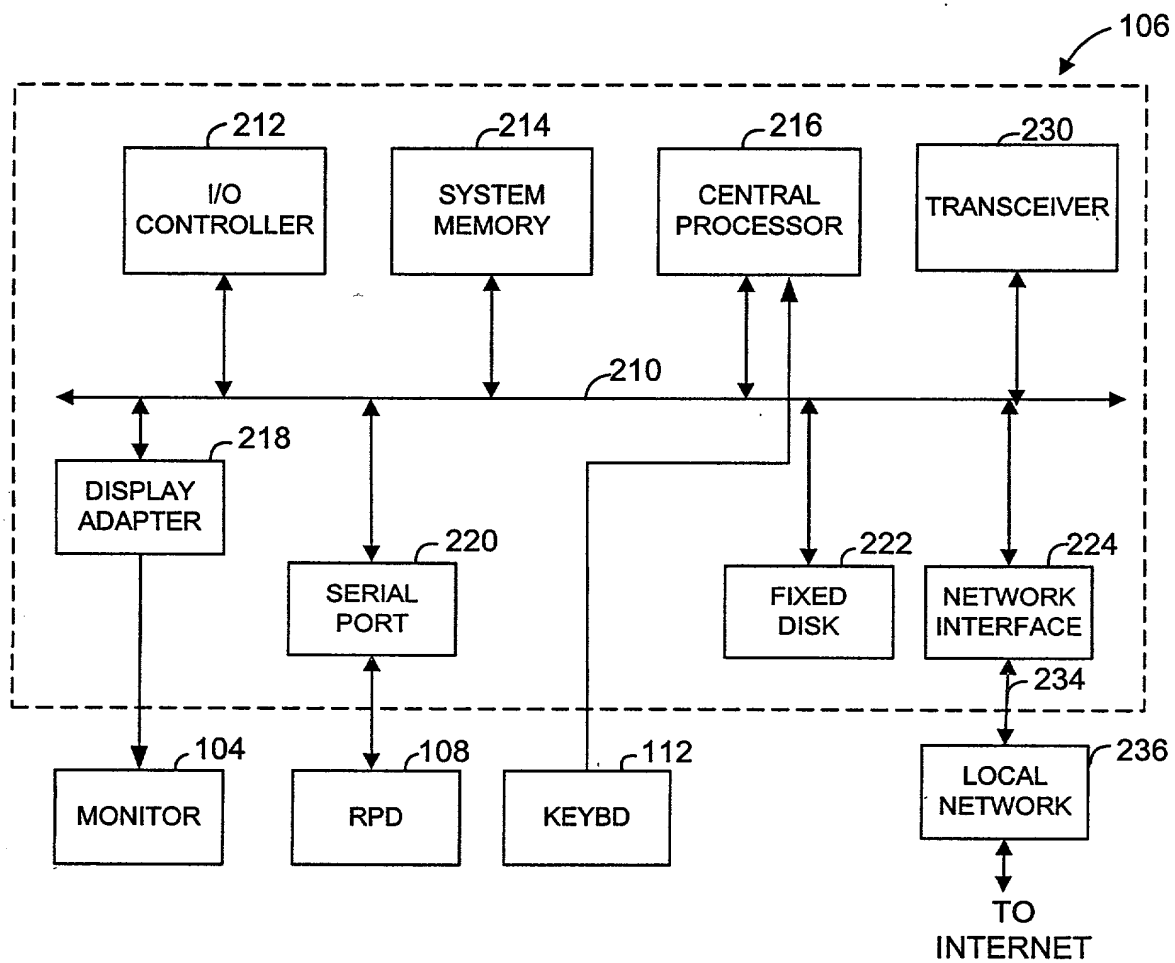


Fig. 5

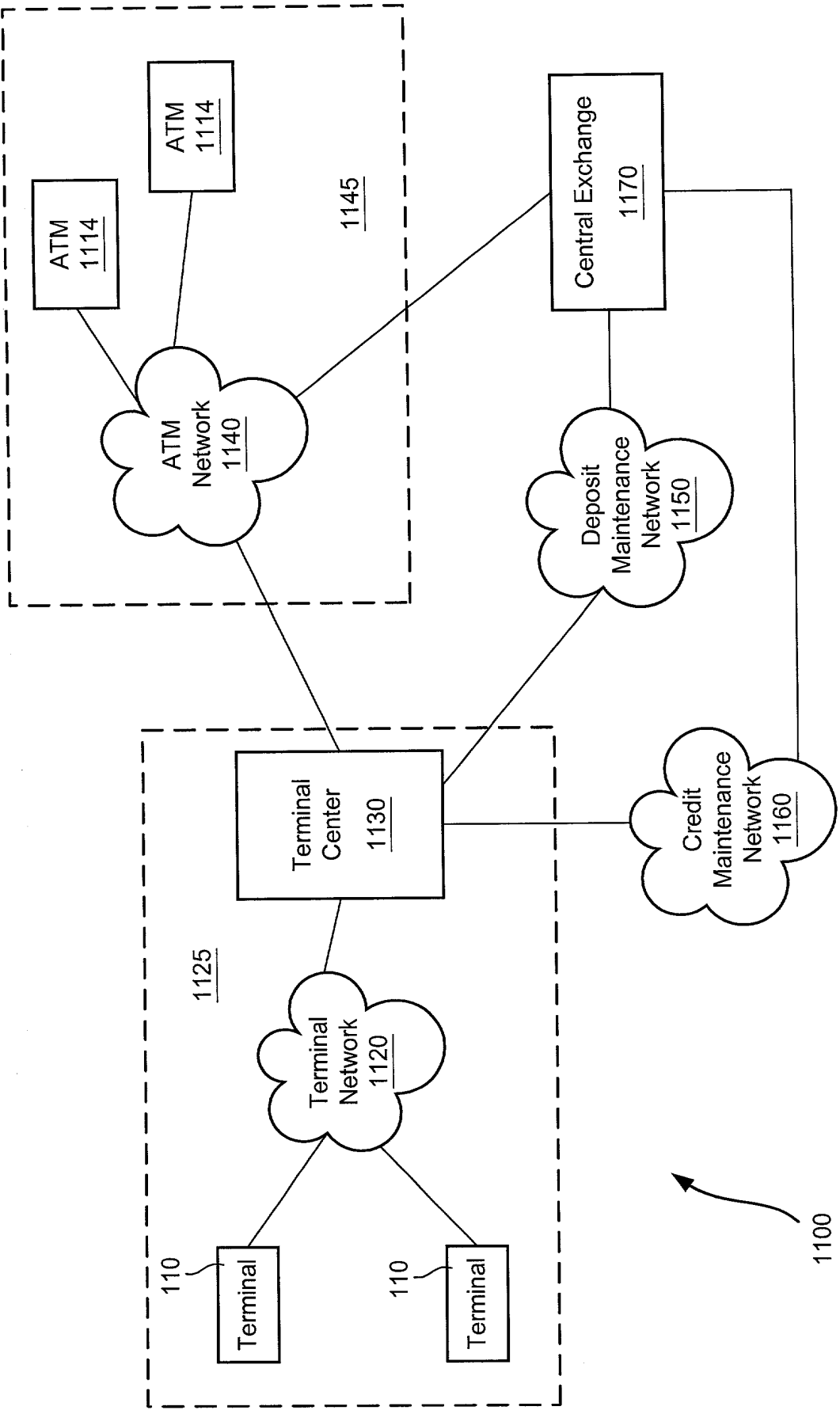
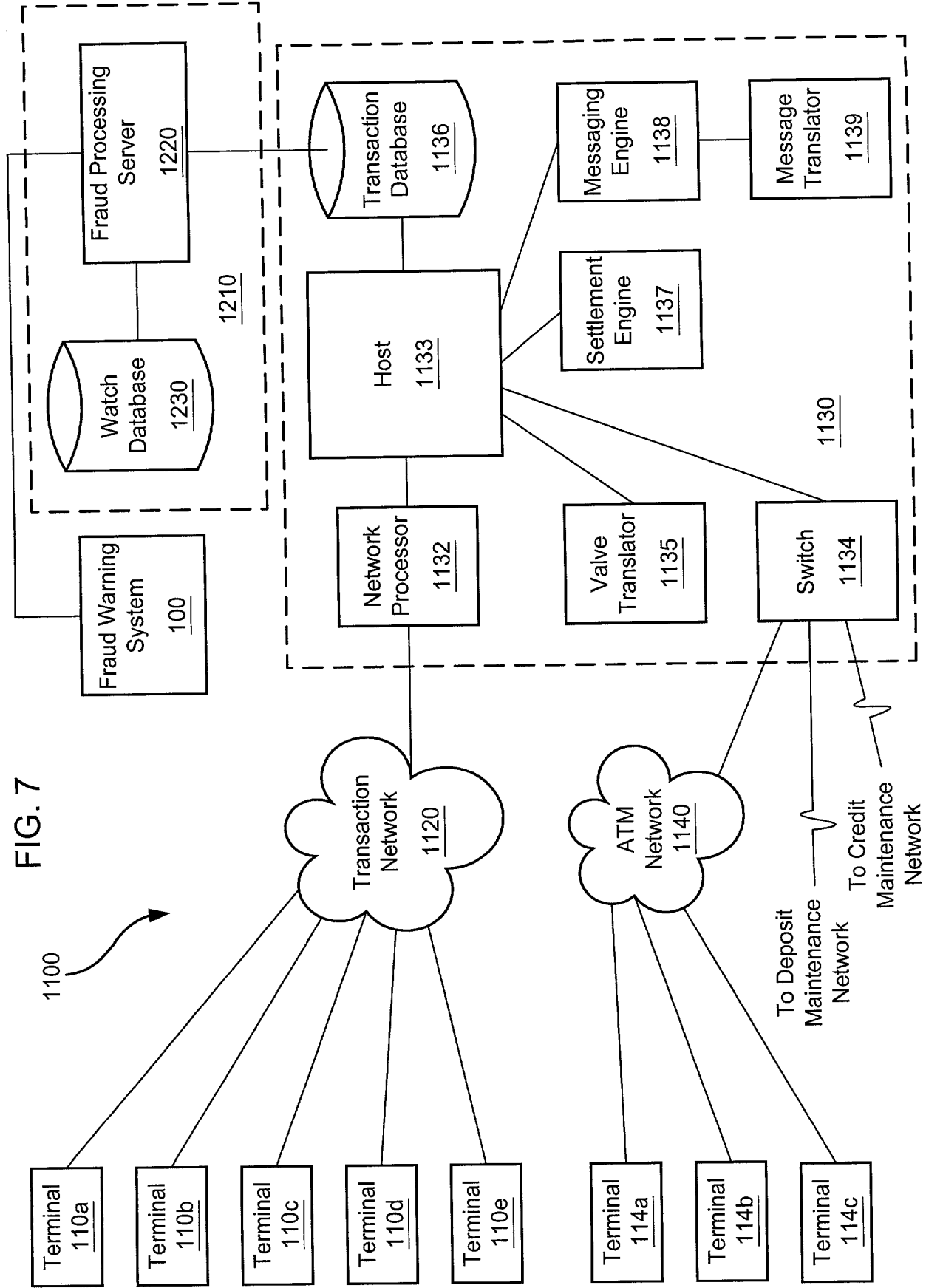


FIG. 6

FIG. 7



1300

DATA	RECORD 1	RECORD 2	RECORD 3	RECORD 4	RECORD 5	RECORD 6
sNameLast	Nelson	Johnson	Nelson	Smart	Nelsen	Nelson
sNameMiddle	M.	Sam	Bertha		Mark	
sNameFirst	Jack	Bob	Sally	Edna	Jack	Jack
sPhone	1111111111	1111111111	2222222222	3333333333	111199999	111188888
sAddress	1411 XYZ Lane	911 PDQ Lane	345 GQ Lane	234 Washington St.	348 Cherry St.	987 Villa Row
sAgentType	CS	CS	CS	CS	PC	PC
sAgentNumber	234567	234569	876512	987651	123456	654321
sDate	01/18/2002	01/18/2002	01/18/2002	01/19/2002	01/18/2002	01/18/2002
sAmountIn	4999	4999	765	3999	1000	100
sValueTypIn	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
TransactionCost	20	20	20	20	20	20
rNameLast	Smart	Smart	Character	Smith	Fix	Rose
rNameMiddle	P.			B.		
rNameFirst	Edna	Edna	Bert	John	Needmy	Kevin
rPhone	3333333333	3333333333	7865786578	1414141414	6543897000	546784444
rAddress	1567 Jackson St.	1567 Jackson St.	1 Sesame St.	1212 Middle East	34 Badpart St.	56 Greenwich
rAgentType	CS	CS	ATM	BANK	CS	CS
rAgentNumber	987651	987652	900000	765410	154300	432890
rDate	1/19/2002	1/19/2002	1/19/2002	1/21/2002	1/19/2002	1/19/2002
rAmountOut	4999	4999	765	14986	1000	100
rValueTypeOut	Dollars	Dollars	Dollars	SA Riyals	Dollars	Dollars

FIG. 8a

FIG. 8a

1300

1300					1340	1345	1350	1355
					RECORD 7	RECORD 8	RECORD 9	RECORD 10
					Smart	Jones	Jones	Nielson
						Larry	Larry	Karrie
					Betty	Ed	Edward	Jackson
					3333333333	5555555554	6666666666	1111188888
					5251 Estes	124 Illinois	3641	867 Indiana
					Wy.	Ave.	Frederick St.	Ave.
					Kiosk	CS	ATM	Kiosk
					908756	765432	876543	645867
					01/19/2002	01/18/2002	01/21/2002	01/18/2002
					4999	456	2500	500
					Dollars	Dollars	Dollars	Dollars
					20	20	20	20
					Smith	Corporation	Corporation	Smith
					B.			B.
					John	Sales	Sales	John
					5656565656	76543210	76543210	5678123465
					1212 Middle	50 NY St.	50 NY St.	1212 Middle
					East			East
					BANK	MT	MT	BANK
					765410	765432	876543	765410
					1/21/2002	1/18/2002	1/21/2002	1/21/2002
					18746	456	2500	1775
					SA Riyals	Dollars	Dollars	SA Riyals

FIG. 8b

500p

Reference Designator Number	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp
000000001	Alexander (R0)	John (R0)	7680000000 (R0)	84604 (R0,R8)	14850 (R0,R8,R9)	01/19/2002
	Corporation (R8)	Sales (R8)	5555555555 (R0)	34576 (R9)		
	Jones (R0,R8,R9)	Edward (R0,R9)	5555555554 (R8)			
		Ed (R8)	76543210 (R8,R9)			
000000002	Nelson (R1,R6)	Jack (R1,R5,R6)	1111111111 (R1,R2)	76543 (R1, R2)	89004 (R1, R2)	01/19/2002
	Nelsen (R5)		3333333333 (R1,R4,R7)	89004 (R4)	SA (R4, R7,R10)	
	Smart (R1)	Edna (R1)	1414141414 (R4)	87600 (R5)	76500 (R5)	
		Betty (R7)	1111999999 (R5)	78950 (R6,R10)	09876 (R6)	
	Johnson (R2)	Bob (R2)	6543897000 (R5)			
	Smith (R4)	John (R4)	1111188888 (R6,R10)			
	Fix (R5)	Needmy (R5)	5467844444 (R6)			
	Rose (R6)	Kevin (R6)	5656565656 (R7)			
000000003	Nielson (R10)	Jackson (R10)	5678123465 (R10)			01/18/2002
	Nelson (R3)	Sally (R3)	2222222222 (R3)	865434 (R3)	000102 (R3)	
	Character (R3)	Bert (R3)	7865786578 (R3)			

FIG. 9